

JAMES D. GALLOWAY
AMENDMENT TO TRUST

This will be an amendment to my trust of March 4, 1991, and an amendment to my amendments of June 15, 1993, and May 20, 1995, and any other amendment that conflicts with these statements.

First: As stated in my trust, the certificate of deposit at Marquette Savings Bank shall be paid on maturity (Oct. 7, CD# 5-456-5630) and divided in three equal parts and given one part to each of our grandchildren. This is from the estate of Mabel Galloway.

Second: The Vanguard Long-Term Municipal Bond Fund (#986 985 6218) shall be divided into two parts. The first part of \$100,000.00 shall be distributed to Edmond C. Galloway. This amount is in addition to the \$50,000.00 and the property initially provided for Edmond C. Galloway. This makes him a total of \$150,000.00 and all of the land. The second part, which is the remainder, shall be invested and used for expenses when needed.

Third: The Vanguard Long Term Insured PA Municipal Bond Fund (#9887393193) shall be divided as follows:

1. One half to be given to the James D. & Ruth E. Galloway Scholarship Fund of the Federated Church.
2. The remaining half is to be given to Karen M. Galloway.

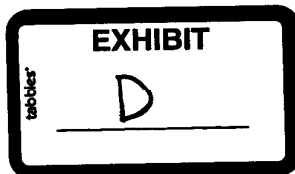
Any expense that I may need when living shall come out of this fund.

Fourth: One hundred shares of Community National Bank Stock shall be given to Edmond C. Galloway.

Fifth: Stock in Ford Motor Company shall be divided into two equal parts. One part shall be given to Edmond C. Galloway and the remaining part shall be given to Karen M. Galloway.

Sixth: Certificates of Deposit at Marquette Savings Bank (other than the one listed previously) shall be used for my keep and any remaining shall go into my trust.

Seventh: My Mercury Marquis shall be put up for bid and sold to the highest bidder with the proceeds to be put into my trust. No title to be given until all money is paid.



Eighth: Note for \$4450.00 plus interest and the \$5,000.00 I gave Sharon Galloway will be their share of the trust. No other money shall be paid to Dave and Sharon Galloway.

Ninth: The pitcher collection by the front door, hat box in closet (top shelf), thimble collection, and salt & pepper collection shall be given to Karen M. Galloway

Tenth: My HH Government Bonds shall, upon maturity, be put into my trust.

My trust of March 4, 1991, and some parts amended shall be divided as follows on January 1, or after when convenient, 2006, and 2016 as stated in my trust.

In the year 2006, one half is to be divided in four equal shares. One share to be given to each of the following:

1. James D. & Ruth E. Galloway Scholarship Fund of the Federated Church
2. WLD Ranch of the Federated Church
3. Edmond C. Galloway
4. Karen M. Galloway

In the year 2016, the remainder shall be divided in four equal shares. One share to be given to each of the following:

1. James D. & Ruth E. Galloway Scholarship Fund of the Federated Church
2. WLD Ranch of the Federated Church
3. Edmond C. Galloway
4. Karen M. Galloway

If any of the heirs are not living at that time, their shares will be distributed to the remaining heirs in equal parts.

My USX Steel, USX Marathon Stocks, AT & T, and all other securities shall remain in my trust and will be paid at the same time as stated above.

James D. Galloway 9-7-96
James D. Galloway Date

Edmond C. Galloway 9/7/96
Edmond C. Galloway Date

Karen M. Galloway 9/7/96
Karen M. Galloway Date

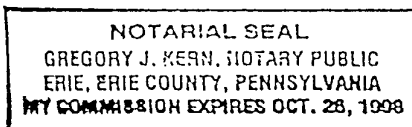
STATE OF PENNSYLVANIA:

SS:

COUNTY OF ERIE

On this, the 7th day of SEPT, 1996, before me the undersigned officer, personally appeared known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged that he/she/they executed the same for purpose therein contained.

In witness whereof, I hereunto set my hand and official seal.



Gregory J. Kern
Title of Officer